III. REMARKS

1. Claims 1-5 and 8-21, and 23-27 remain in the application. Claims 6, 7, and 22 have been cancelled without prejudice. Claims 1-5, 8-21, 23, and 25-27 have been amended. Claims 28-35 are new.

The amendments to the claims are not limiting, are not made for reasons related to patentability, and do not raise issues of estoppel.

2. Claims 1-5, 8-21, and 23-27 are patentable over the combination of Wang (US 6,175,922) and Wiik et al. (US 5,260,551, "Wiik") under 35 U.S.C. 103(a).

The combination of Wang and Wiik fails to disclose or suggest:

receiving from a service provider a key having an identification tag identifying the service provider and validity information relating to a service provided by the service provider; and

providing the key and validity information to the access device in response to a request identifying the service provider, as essentially recited by claims 1, 23, 26 and 27.

2.1 The combination of Wang and Wiik has no disclosure related to receiving from a service provider a key having an identification tag identifying the service provider.

Column 17, line 66 through column 18, line 14, of Wang, cited by the Examiner, describes how a hotel may transmit an encrypted key to the PEAD to be used to open a hotel room door. There is nothing about a key with a tag identifying the service provider.

Column 19, lines 3-4, cited by the Examiner, describes how a token, such as a room key may be encrypted with a user's public key and a merchant's private key.

Applicants respectfully maintain that encrypting the room key with the merchant's private key does not provide the key with a tag identifying the service provider. Encrypting simply obscures the key so that it may only be decrypted with the merchant's public key. There is no identification of the service provider. The key does not have a tag identifying the service provider. In fact, Applicants submit that encryption shrouds or otherwise hides the identification of the service provider. If, for arguments sake only, the key is encrypted with a merchant's private key, there is still no indication of the merchant. A user must know which public key to apply in order to decrypt the key, there is no identification tag on the key identifying the service provider.

Wilk fails to supply the features missing from Wang. Wilk describes a time controlled lock system, but has no disclosure related to receiving a key having an identification tag identifying the service provider from the service provider,

3. The combination of Wang and Wiik has no disclosure related to providing the key and validity information to the access device in response to a request identifying the service provider.

Column 18, lines 4-12, of Wang, cited by the Examiner, describes how a hotel may transmit an encrypted key to the PEAD to be used to open a hotel room door. Applicant finds no teaching in this part or in any part of Wang related to these features of the present claims. Wang describes various transaction requests and approvals but has no disclosure related to providing a key having an identification tag identifying the service provider and validity information relating to a service provided by the service provider, in response to a request that identifies the service provider.

The deficiencies in Wang are not cured by Wiik. Wiik has nothing related to providing the key and validity information to the access device in response to a request identifying the service provider.

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Because the combination of Wang and Wilk fails to disclose or suggest all the

features of the independent claims, the combination of Wang and Wilk fails to

render claims 1-5, 8-21, and 23-27 unpatentable.

At least for these reasons, independent claims 1, 23, 26 and 27, and dependent

claims 2-5, 8-21, 24, and 25 are patentable over the combination of Wang and

Wiik.

For all of the foregoing reasons, it is respectfully submitted that all of the claims

now present in the application are clearly novel and patentable over the prior art

of record, and are in proper form for allowance. Accordingly, favorable

reconsideration and allowance is respectfully requested. Should any unresolved

issues remain, the Examiner is invited to call Applicants' attorney at the

telephone number indicated below.

Please charge Deposit Account No. 16-1350 \$350.00 for 7 additional dependent

claims.

The Commissioner is hereby authorized to charge payment for any fees

associated with this communication or credit any over payment to Deposit

Account No. 16-1350.

Respectfully submitted,

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Fleg. No. 44,695

26 Mari 2008 Date

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